

STATE OF NORTH DAKOTA
BEFORE THE COMMISSIONER OF INSURANCE

In the Matter of the)	
Examination of Center Mutual)	
Insurance Company of)	FINDINGS OF FACT,
Rugby, North Dakota, a)	CONCLUSIONS OF LAW,
North Dakota Mutual Property and)	AND ORDER
Casualty Insurance Company.)	

INTRODUCTION

The North Dakota Insurance Department has conducted a market conduct examination of Center Mutual Insurance Company (hereinafter "Respondent") in order to determine compliance with North Dakota law. The examination was made of the condition and affairs of Respondent as of April 30, 2005. The current examination was conducted by the State of North Dakota without participation from any other states. Pursuant to N.D. Cent. Code § 26.1-03-19.4, the examiners have presented to the Commissioner of Insurance a written report of examination. A copy of this report of examination and Notice were mailed to the Respondent on September 7, 2005. The Respondent was given 30 days to make written submission or rebuttal with respect to any matters in the examination report prior to release of a final report by the Commissioner. In a response dated September 20, 2005, Respondent outlined its rebuttal to the findings in the report. Respondent's comments were taken into consideration and a revised examination report was prepared. In a response dated November 14, 2005, Respondent indicated its acceptance of the examination report.

The Commissioner of Insurance, having fully considered and reviewed the examiner's report, enters the following Findings of Fact, Conclusions of Law, and Order.

FINDINGS OF FACT

The Commissioner specifically adopts as his findings herein the market conduct examination report filed by the examiners as modified subsequent to its filing, a copy of which is attached hereto and by this reference incorporated herein.

CONCLUSIONS OF LAW

Except as noted in the report, Respondent is in compliance with North Dakota laws relative to its market conduct activities.

ORDER

NOW, THEREFORE, based on the foregoing Findings of Fact and Conclusions of Law, it is hereby ordered that the market conduct examination report herein incorporated by reference is adopted.

The use of this Order for competitive purposes by an insurance agent or agency holding a license in the State of North Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority.

DATED this 22nd day of November, 2005.

A handwritten signature in black ink, appearing to read "Jim Poolman", is written over a horizontal line.

Jim Poolman
Commissioner
N.D. Insurance Department
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